

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Donald J Cozzie  
Marie I Cozzie  
Debtor(s)

Case No. 15-27257

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/10/2015.
- 2) The plan was confirmed on 12/18/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/08/2017.
- 6) Number of months from filing to last payment: 22.
- 7) Number of months case was pending: 24.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$83,208.00.
- 10) Amount of unsecured claims discharged without payment: \$159,293.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$83,730.09
Less amount refunded to debtor	\$10.65

**NET RECEIPTS:** **\$83,719.44**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,927.59
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,927.59**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	2,719.00	2,784.33	2,784.33	2,784.33	0.00
CITIBANK STUDENT LOANS	Unsecured	0.00	0.00	0.00	0.00	0.00
CITIBANK STUDENT LOANS	Unsecured	0.00	0.00	0.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	60.00	366.00	366.00	366.00	0.00
DIRECT LOAN SERVICING CENTER	Unsecured	0.00	NA	NA	0.00	0.00
ILLINOIS DEPT OF REVENUE	Priority	275.00	1,010.99	1,010.99	1,010.99	0.00
ILLINOIS DEPT OF REVENUE	Unsecured	0.00	2,698.80	2,698.80	2,698.80	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	2,284.58	2,284.58	2,284.58	0.00
INTERNAL REVENUE SERVICE	Priority	13,097.00	23,182.86	23,182.86	23,182.86	0.00
IOWA STUDENT LOAN	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	13,027.00	10,854.13	10,854.13	10,854.13	0.00
OCWEN LOAN SERVICING LLC	Secured	6,607.00	0.00	0.00	0.00	0.00
OCWEN LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
OCWEN LOAN SERVICING LLC	Unsecured	75,000.00	NA	NA	0.00	0.00
PYOD	Unsecured	535.00	527.72	527.72	527.72	0.00
SANTANDER CONSUMER USA DBA (	Secured	27,891.00	27,890.75	27,890.75	27,890.75	793.42
CITIBANK SD NA	Unsecured	13,444.00	NA	NA	0.00	0.00
CHASE/BP	Unsecured	744.00	NA	NA	0.00	0.00
CITIBANK USA	Unsecured	2,802.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	7,100.00	NA	NA	0.00	0.00
AMERIPATH CINCINNATI INC	Unsecured	50.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	276.00	NA	NA	0.00	0.00
CARSON PIRIE SCOTT	Unsecured	1,123.00	NA	NA	0.00	0.00
CB&T	Unsecured	3,763.00	NA	NA	0.00	0.00
CHASE	Unsecured	8,295.00	NA	NA	0.00	0.00
CHASE	Unsecured	4,274.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE	Unsecured	3,182.00	NA	NA	0.00	0.00
MEDICAL ASSOC	Unsecured	86.00	NA	NA	0.00	0.00
PALOS COMMUNITY HOSPITAL	Unsecured	100.00	NA	NA	0.00	0.00
PEOPLES BK CREDIT CARD SERVICE	Unsecured	6,121.00	NA	NA	0.00	0.00
SEARS/CBSD	Unsecured	5,403.00	NA	NA	0.00	0.00
SHELL OIL/CITIBANK	Unsecured	747.00	NA	NA	0.00	0.00
UNIVERSITY OF CHICAGO MEDICAL	Unsecured	1.00	NA	NA	0.00	0.00
UNIVERSITY OF CHICAGO PHYSICIA	Unsecured	1.00	NA	NA	0.00	0.00
CPU/CIT/CONOCO PHILLIPS UNION	Unsecured	853.00	NA	NA	0.00	0.00
GEMB/JCP	Unsecured	1,900.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	2,312.00	NA	NA	0.00	0.00
HSBC/BEST BUY	Unsecured	347.00	NA	NA	0.00	0.00
HSBC/RS	Unsecured	20,340.00	NA	NA	0.00	0.00
WILL COUNTY STATES ATTORNEY	Unsecured	1,029.00	NA	NA	0.00	0.00
TITLE MAX OF ILLINOIS	Secured	4,794.21	4,794.21	4,794.21	4,794.21	73.10
WILLIAMSON & BROWN LLC	Unsecured	NA	530.96	530.96	530.96	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$32,684.96	\$32,684.96	\$866.52
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$32,684.96</b>	<b>\$32,684.96</b>	<b>\$866.52</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$24,193.85	\$24,193.85	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$24,193.85</b>	<b>\$24,193.85</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$20,046.52</b>	<b>\$20,046.52</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,927.59</u>	
Disbursements to Creditors	<u>\$77,791.85</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$83,719.44</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/16/2017

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.